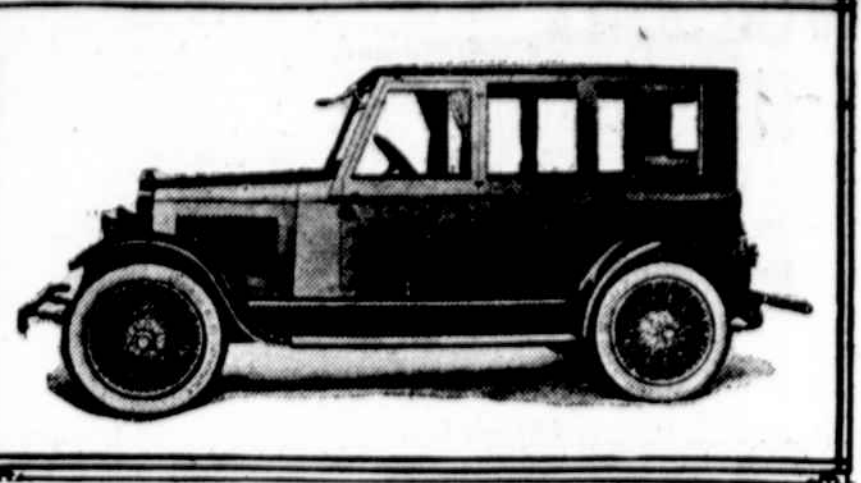
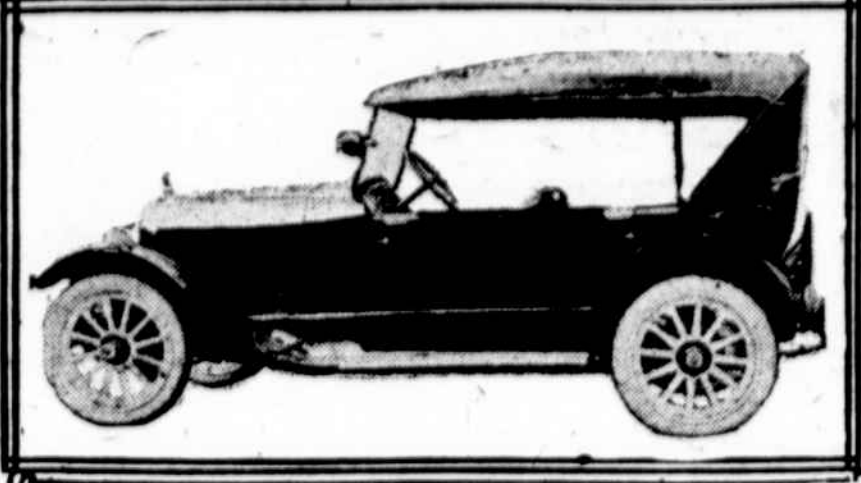
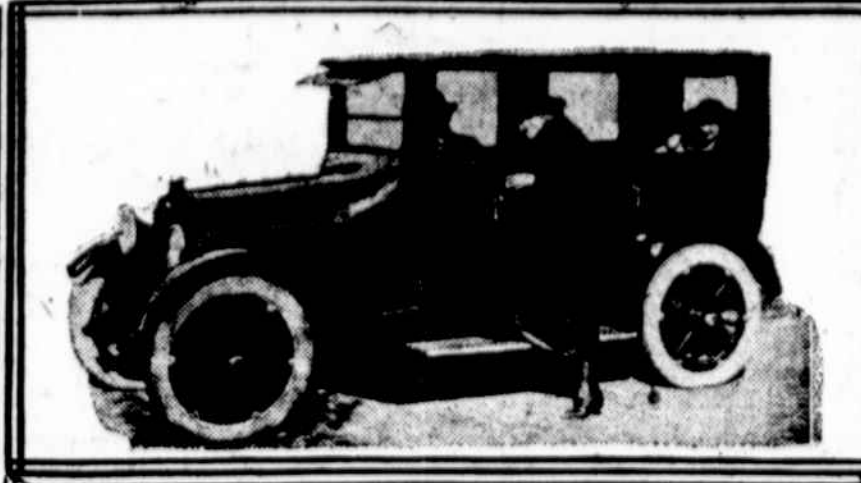
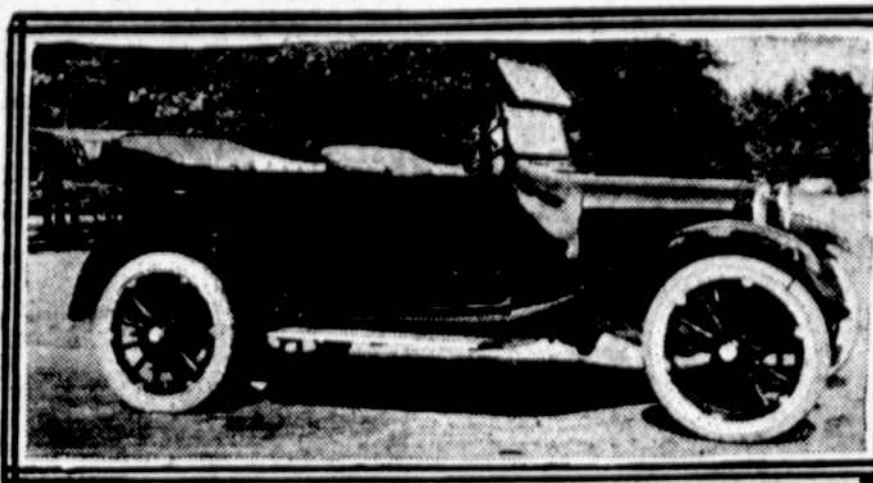


AUTOMOTIVE
SECTION

LEGAL LIMIT ON INSURANCE POLICIES

AUTOMOTIVE
SECTION

DOGE.
We are familiar with the general lines of the Dodge—but note the new slanting windshield. Represented by Semmes Motor Company, 1132-34 Conn. Ave. N. W.

CHEVROLET.
The Chevrolet Sedan, a modest priced, enclosed-drive car. Represented by Chevrolet Motor Company of New York, Inc., 1218 Conn. Ave. N. W.

KLINE KAR.
Well, "Jimmy" Kline built it—huf sed. Represented by Kenneth Frye, 2103 14th St. N. W.

METZ.
Their slogan is "America's Most Complete Car." Represented by Lanza Motors Company, 2008 14th St. N. W.

LEGAL POINTS FOR
AUTOMOBILE OWNER

By OUR LEGAL CORRESPONDENT.

"The development of the law relating to automobiles has been as phenomenal as the development of the automobile industry itself. Test books, statutes and court decisions that owe their existence to this comparatively new field of industry, and deal exclusively with it, represent the equivalent of many hundreds of volumes and actually amount to many hundreds of thousands of pages of printed material."

"That practically everybody is very deeply affected by this new and ever growing field of law is a proposition that probably looks like a journalistic exaggeration if there is such a suggestion of modification of the truth, but as will be seen from the series of articles which will appear in Saturday's Automobile Section of The Times each week, and of which this is the twelfth, the statement made will bear the severest test. This series is proposed to get the 'meat' out of the law relating to automobiles and to present it in such a form that it will interest, instruct and help 'times' readers in the great variety of situations which arise from time to time out of the ownership, use, sale, purchase, manufacture, repair or storage of automobiles, or from the conditions due to the general use of automobiles in the varied complications of our daily existence."

Most liability insurance policies contain a provision limiting the liability of the insurance company for an accident resulting in personal injuries to \$5,000 for each person in-

jured. For any additional loss which the insured may be compelled to pay he has no claim against the insurance company unless he has made a special arrangement, based upon an extra premium.

In a recent Ohio case in which such a provision of a policy came in question, it appeared that the motorist had injured a married woman, in consequence of which two suits were brought against him. One was brought by the woman, for compensation for her injuries. The other was brought by the husband, under the legal rule which entitles him to damages for the loss of the services of his wife and also for the loss of "consortium." A judgment for \$5,000 was obtained against the motorist in the woman's case and another for \$4,000 was obtained against him in the husband's suit.

Demand was made upon the insurance company by the motorist for reimbursement, but the company refused to pay more than \$5,000, contending, under the limitation above referred to, that only one person had been injured in the legal sense.

The court sustained the insurance company's position. Two points are involved in this ruling: First, that where a person's injuries involve two suits or claims, the limit of \$5,000 must in all cases prevail in determining the extent of the insurance company's liability; second, claims for indirect damages, such as the one of the husband above related, or one which a father might make for indirect losses due to the injury of his child, are not for "injuries" in the legal sense, so that even if the claim for the direct injuries to the person

affected by the accident were for less than \$5,000, no additional amount would be recoverable under the policy for damages which the motorist has been compelled to pay to the person indirectly affected, such as the husband or father of the injured person.

In previous articles it has been pointed out that a motorist is liable for injuries sustained by a guest whom he takes out driving, where the accident is due to the former's negligence. In a recent decision of the supreme court of Alabama this liability is extended to a case in which an invited guest who was out driving with his host picked up a friend who was met on the road and had the latter accompany him and his host to the end of their journey. The friend so picked up was injured in accident which occurred during the trip, and in a suit brought by him against the owner of the car it was found that the accident was due to the owner's negligence, and the owner was held liable for the injuries.

But in another case just decided by the same court it is held that the owner of the automobile is not liable under the following state of facts: His son asks him for the use of his car, and he consents upon condition that a certain friend of the son does the driving. This is arranged by the son, and several guests of the son are taken for a drive. During the ride an accident occurs, due to the negligence of the driver, and one of the guests is injured.

In a suit recently brought by an agent who was engaged to sell a well-known car upon a commission of

5 per centum of the selling price, it appears that a number of sales were made by taking in exchange, in part payment, second-hand cars of other makes. In the fortuitous of accounts between the agent and the dealer by whom he was employed, the latter insisted that under a custom in the trade he was not called upon to make a settlement in the case of such sales, except where the second-hand cars had been recored by him, in which event his liability would be for the commissions on the amount obtained in such sales, plus the cash payments made when the agent effected his original sales. The agent denied knowledge of such a custom, and insisted upon immediate payment of the commissions upon the original selling price of all cars, regardless of the method of payment accepted by the dealer.

The court decided that the custom in question would be binding on the agent if it were proved to be a general custom in the trade, so widely and so long in practice that it would be only reasonable to assume that the agent knew or should have known of it. But as the proof did not attain this standard, the agent's contentions were sustained.

The uncertainty of the law, and the perversity of judges and juries in some cases, are sometimes inexplicable as well as proverbial. In a recent case the undisputed testimony showed that the amount of damage sustained by a motorist in an automobile accident for which the other party was admittedly responsible amounted to \$500. The jury brought

in a verdict for \$20, and the trial court refused to grant a new trial on the ground of the inadequacy of the verdict. Upon appeal the supreme court (it was an Alabama case) was unable to account for the situation, but promptly ordered a new trial.

In most States no appeal will lie upon the mere ground that the damages are inadequate, which emphasizes the possibilities of injustice in such cases. With such situations constantly cropping up, what are we to think of the shibboleth that the jury system is the palladium of our liberties?

If you are in doubt about any legal points relating to automobiles, write to E. J. Faulkner, Automotive Editor of The Washington Times.

SHOULD SHOE REAR WHEELS

You often see cars ambling along the wet pavements on a rainy day with a tire chain on only one of the rear wheels. While it is true that by insuring good traction for one of the rear wheels the chances are that the car will be able to move over even the slipperiest places, still it is a bad practice to use but one chain, because you are thereby imposing too great a strain on the differential.

By working it overtime in this fashion undue wear is the result, and no doubt many noisy axles come from just such thoughtless stunts as this. By using one chain you gain nothing except the few minutes' extra time it would take to put on the other chain. A word to the wise is sufficient. From Motor Life.

PNEUMATIC TIRES
AID 1911 TRUCKS

An old motor truck with a remarkable history—the first vehicle of the sort ever equipped with big pneumatic tires visited Washington on a tour arranged by the United States Tire Company, January 13 and 14.

This old truck is one of the oldest in existence and its antiquated lines attracted immediate attention. It is on a trip which will take it on a journey of 10,000 miles through the Eastern part of the country.

Big pneumatic tires were made by the United States Tire Co. This company began experimenting with this type of tires in 1910, and in 1911 the first tires were made. They were placed on three Reliance trucks in Detroit.

These big pneumatics now promise to revolutionize motor truck transportation. A short time ago the United States Tire Company began an inquiry into the history of the development of this type of tire and it was found not only that this company was the first that ever made such tires and had gone farthest in perfecting them, but that every one of the three old Reliance trucks were

equipped with the first of these tires ever made with still in existence and doing full service.

Touring Country.
The company has got possession of these trucks and two of them are now touring the country—one in the East and the other in the Middle West—to give motor truck owners visible proof that motor trucks run on pneumatic live a long time.

D. W. Hughes of the United States Tire Company, who accompanied the truck, in discussing the tour said: "Every truck owner knows that a truck which has given steady service since 1911 has something remarkable about it. The average life of a truck does not extend over any such period, and there are few, if any, trucks which were in operation in 1911 which did not find their way to the scrap heap long ago."

"But every one of the three trucks which was put on our big pneumatic tires in 1911 is still in active duty. This means just one thing, that pneumatic tires add many years to the life of trucks."

"These three trucks have not been babied along with the idea of saving them for display purposes. They have been doing rugged service year after year at the plant of the Canadian Consolidated Rubber Company, Kitchener, Ontario, and it was only by accident that we learned they were still in existence."

Many Advantages.
"The pneumatic tire has so many advantages for lightweight and mediumweight trucks that I hardly know

where to begin enumerating them. Of course, they prolong the life of the truck and cut repair bills. They travel on air and save jar and vibration, and the cargoes they carry do not suffer breakage. They save easily one-third on gasoline and oil."

The party is under the direction of D. W. Hughes of Hartford, who is an expert on truck tire construction and practice. Mr. Hughes has a war record of nearly two years spent in active flying in the Royal Air Force and is one of the few men who have had the experience of falling a mile and living to tell the tale.

Mr. Hughes enlisted with the Canadian forces and after receiving his training as a flyer was transferred to the British forces and saw very arduous service on the British front. About four weeks before the armistice his control apparatus was shot away in an air duel while he was on a scouting expedition. He plunged to the ground, but the force of his fall was broken by successive air bumps, and his only injury was a severe concussion of the brain, but his plane was reduced to kindling wood.

After many months in British hospitals he returned to this country early this year and resumed his connection with the United States Tire Company.

Mr. Hughes is accompanied by a staff of assistants who gave demonstrations of methods of mounting, de-mounting and inflating big tires. The local repair station of the United States Tire Company is in charge of J. P. Lamar, 920 Fourteenth street.

READY REFERENCE RECORD
FOR AUTOISTS
Keep it in Your Car

Automobiles	Automobiles (continued)	Auto Locks	Carburetors	Garages (continued)	Repairs (continued)	Repairs (continued)	Tires (continued)
BRISCOE CARS. Capital City Sales Co., 410 8th St. N. W. 525 K St. N. W. Main 9460.	MITCHELL CARS. NEUMEYER MOTOR COMPANY, 1823 14th St. N. W. North 7522.	THEFT-SIGNAL SYSTEM. Barber & Ross, Distributors, 111th and 12th Sts. N. W. Main 525. Priced at \$1.00, \$2.00, \$3.00, \$10.00 and \$12.00, according to size.	WM. J. LOMAX, JR. Rear 1410 T St. N. W. North 7292. Repair Shop. Carburetors and Ignition a specialty. Prices registered with AAA.	NEW SOUTHERN GARAGE. 1220-22 D St. N. W. Franklin 2460. Gasoline, Repairs and Storage.	CENTRAL AUTO REPAIR SHOP. Rear 1016 9th St. N. W. Franklin 7440. Expert General Repairing. Our Prices are Registered with A. A. A.	MOTOR SERVICE COMPANY. 1423 Irving Street N. W. Columbia 538. "Real Motor Service." General Ignition and Radiator Work. Prices registered with AAA. Rebuilt cars for sale.	KEYSTONE TIRES. Government Tire and Rubber Co. 1411 11th St. N. W. Franklin 5554. The Tire That Never Tires
CADILLAC CARS. WASHINGTON-CADILLAC COMPANY, (Formerly Cook & Slone) 1138 Conn. Ave. N. W. Franklin 3900. Service, Repairs and Parts. Prices registered with AAA.	PERKINS CARS. Trew Motor Company, 1237 14th St. N. W. Service station on second floor. Repairs and parts.	THEFT-SIGNAL SYSTEM. A. Eberly's Sons, Inc., Distributors, 718 7th St. N. W. Main 5557. The Great Auto-Theft Protection.	RAYFIELD CARBURETOR. 1119 14th St. N. W. Main 7528. Repairs and Service.	NORTHWEST GARAGE. Rear 1213 13th St. N. W. Lowest prices for storage by the month, with or without service. Centrally located. Expert repairing by skilled mechanics. Service unexcelled. Transient storing and washing solicited.	WILLIAM J. DEROWSKI & COMPANY. 1116 C Street N. W. Franklin 7299. Auto Repairing All Kinds. Carbon burned while you wait. Welding, brazing, cutting. Work guaranteed.	NATIONAL AUTO COLLEGE. 9th and O Sts. N. W. North 1257. General repairs. Our registration with the AAA is your guarantee of fair prices.	LEHMAN'S TIRE SHOP. 811-813 H St. N. W. Main 444. Specialist on Cord Tires. Retreading and Re-treading. Full line of tires and accessories. Gasoline, Oil.
CHAMPION CARS. Champion Motor Sales Co., Inc., Service Station, Rear 1310 L St. N. W. Franklin 5725. Salesroom location announced later.	REO CARS AND TRUCKS. Trew Motor Company, 1237 14th St. N. W. Service station on second floor. Repairs and parts.	THEFT-SIGNAL SYSTEM. National Electrical Supply Co., Distributors, 1130 N. Y. Ave. N. W. North 6500. Detect a Theft with this system attached and you win \$100.	CYLINDERS GROUND. Overize Pistons, Rings, Wrist Pins. Promiss Street, Barber & Ross, Franklin 7216. 1527 M St. N. W.	GEORGE C. RICE AUTO CO. 1217-27 H St. N. W. Center of the city. Franklin 2432. Garage never closed. Gas and Oil. Accessory department open till 9:30 p. m.	FORD SERVICE AND REPAIRS. 1008 C St. N. W. Main 7520. Prices registered with AAA. Work Guaranteed.	FARE VAGAN GARAGE. Rear 1212 6th St. N. W. Franklin 3540. Carbon burned out 50¢ per cylinder. Greasing, washing and oiling. Taxi Service. Specializing Dodge Cars. Prices registered with AAA.	PLAZA TIRE SHOP. F. F. Martin, Mgr., New Jersey Ave. and F St. N. W. Franklin 7472. Expert tire repairing and retreading.
CHEVROLET CARS. Congressional Garage, 512 Pa. Ave. S. E. Lincoln 5192. Sales and Service.	STUDEBAKER CARS. Commercial Auto & Supply Co., Inc., 817-819 14th St. N. W. Franklin 3875. Parts and Service Station.	THEFT-SIGNAL SYSTEM. Rudolph & West Co., Distributors, 1232 N. Y. Ave. N. W. Main 4870. No Thief can beat it.	BAZZARO & COMPANY. Rear 1417 T St. N. W. North 2611. Cylinders Ground and EXPERT Automobile Machine Work of All Kinds. We Make Parts. Welding and Brazing.	SURRY GARAGE & MOTOR CO., INC. C. E. Green, General Manager, 14th and Sts. N. W. Rear 1280-7800. Washington's newest and most up-to-date Storage, accessories and repairs.	M. FOX. Rear 1211 14th St. N. W. Rear 1211 14th St. N. W. Franklin 7361. Carbon Burning a specialty. General Automobile Repairing.	PEARSON & POWELL. Rear 1420 K St. N. W. Franklin 7361. Expert repairs. Once you try a trial. Work guaranteed.	SNYDER & McNULTY. 1328 14th St. N. W. North 7553. "Of all bad words (to quote or pen), The saddest of these, 'who's sat again,'" Especially Cornfed Tire Tire Fitters
CHRYSLER CARS. 1294 New Hampshire Ave. N. W. West 455. Sales, Repairs and Service.	EASTERN AUTO SUPPLY CO. 522 8th St. S. E. Prices registered with AAA. Full Line of Accessories. Vulcanizing and retreading that is guaranteed.	Auto Painting F. J. STOCKING & SON. 926 N St. N. W. High class automobile painting. "The kind that satisfies." Top and trimming repairs.	Emergency Service NATIONAL SERVICE COMPANY. 1510 14th St. N. W. North 1290. Day and night tire service. Sundays and holidays. Firestone tires.	SONARD GREEN SPRING LUBRICANT. Ward & Company, Distributors, 466 Penn. Ave. N. W. Main 2940. Correct Spring Lubricant. "Sonard" makes your springs do their part.	HOME AUTO SERVICE STATION. GARAGE, 1341 14th St. N. W. North 1257. 24-hour service—all cars. Personal supervision. Prices registered with AAA.	SQUAME DEAL AUTO REPAIR SERVICE. Rear 1212 6th St. N. W. Franklin 3540. Carbon burned out 50¢ per cylinder. Greasing, washing and oiling. Taxi Service. Specializing Dodge Cars. Prices registered with AAA.	ACME WAGON COMPANY. 310 Pennsylvania Ave. N. W. Main 1272. Auto tops and bodies.
ELCAN AUTOMOBILES. Distributors, District of Columbia, Maryland and Virginia. Elcar Motor Sales Co., 2002 K St. N. W. West 5457.	GLASSER'S. 2920 7th St. N. W. North 3859-3876. Complete line of accessories. Wonderful tire bargains, all standard makes. No cheap flats. Any tire \$1.00 above cost price, and pick your favorite tire, same guarantee.	Batteries, Recharging and Ignition BARTRAM ELECTRIC GARAGE. 1204 New Hampshire Ave. N. W. West 458. Charging all makes. Quick and Reliable Service. Free Battery Inspection.	Gasoline MCCURDY BROTHERS. 3730 Georgia Ave. N. W. Columbia 579. Gasoline, oil, free air. Accessories, expert repairing.	REPAIRS AUTO REPAIRS OF ALL KINDS. Champion Service Station, Rear 1211 L St. N. W. Franklin 5726. Satisfaction Guaranteed. Prices registered with A. A. A.	GENERAL AUTO REPAIR SHOP. 1341 R St. N. W. North 6424. Ignition and Recharging Specialists. General repairs. Pullman Service Station and Parts. Carbon removed while you wait. Prices registered with AAA.	WASHINGTON RADIATOR & FENDER CO. BARKSY BROS., Props. 224 14th St. N. W. North 5824. Manufacturing and Repairing of Fenders, Radiators, Lamps, Hoods, Drip Pans, Horns, Gas Tanks, Mufflers, Bodies, Etc. All radiators tested under pressure and guaranteed water-tight.	WASHINGTON AUTO TOP COMPANY. 1227 New York Avenue N. W. Franklin 3280. Auto tops, Recovering Storm and Division Curtains. Engine Hoods and Radiator Covers. Our reputation is your guarantee.
FORD CAR AGENTS AND REPAIRS AND SUPPLIES. James A. Donohoe, 215 Penn. Ave. S. E. Lincoln 1400.	ALL NIGHT KOB-KEE. A guaranteed puncture cure. Seals the puncture immediately. Perfect satisfaction or your money back. D. C. Auto Co., 14th and P Sts. N. W. Franklin 3584.	HOME AUTO SERVICE STATION. 314 Penn. Ave. N. W. Main 1510. We will lend you a Red Rental Battery While charged by you. Tours for 1905 Battery and Ignition Service Agents for Philadelphia Diamond Grid Batteries.	Garages BUCKLEY'S GARAGE. Bet. L and M, 20th and 21st sts. S. W. Franklin 4540. Rooney-Pipeproof. THE GARAGE OF PERSONAL SERVICE. Gasoline, Oil, Tires.	BELL & BOWE GARAGE. Rear 914 12th St. N. W. Franklin 7525-Night, North 5074. Authorized Ford Service Station. Expert Ignition Work on all Makes of Cars. Prompt service, guaranteed work.	HARTUNG & ENNIS. Rear 618-620 G St. N. W. Franklin 3951. Formerly with Oldsmobile Service Station. Prices registered with AAA. H. B. Hartung, Earl Ennis.	EVER READY TIRE SHOP. 7th and Qu Sts. N. W. North 2530. Full line tires and tubes. Vulcanizing and tube repairing. Satisfaction guaranteed. Give us a trial and save money. Prices registered with AAA.	Welding. BAZZARO & COMPANY. Rear 1417 T St. N. W. North 2611. Autogenous Welding, Brazing of Broken Frames, Cracked Cylinders and Crack Cases. We Make Parts.
FORD CARS. Universal Auto Co., Inc., 1523 M St. N. W. Main 1410. The Special Limited Ford Agents. Ford repairs a specialty. F. E. McCall, Socy-Treas and Gen. Mgr.	UNITED STATES 8-STAGE AIR Compressor Airtline Accessories JAMES G. OWENS, 711 13th St. N. W. Main 3324.	TITAN BATTERIES. D. Southworth, Rear 1339 K St. N. W. Franklin 2548. Battery expert. Service Station.	Liberty Sales Company. 2114 14th St. N. W. Columbia 579. Day and night service. Storage from \$10 up. Cars called for and delivered. Used cars for sale.	J. W. BIRCH. Rear 1441 Rhode Island Ave. N. W. General Auto Repairing. Experienced mechanic. Prompt efficient service—reasonable rates.	KEENE GARAGE. 1711 Kalamazoo Road N. W. Columbia 4243. Repairs of every description by experts. Battery and Ignition Specialists.	GENERAL TIRES. A. Eberly's Sons, Inc., 718 7th St. N. W. Main 5557. Distributors. The Tire with the 10,000-mile Guarantee.	WILLIAM J. DEROWSKI & COMPANY. 1116 C Street N. W. Franklin 7299. Welding, brazing, cutting. Expert workmen. General Auto Repairing.
KLINE KAR. Kline Kar Sales Co., Kenneth L. Frye, Mgr., 14th and V Sts. N. W. North 7880. Twenty-four Hour Service.	Air Compressors. RALPH W. LEE. 209 Commercial Building Main 2049 and 2050. Automobile Insurance.	CAPITOL AUTO SUPPLY & BATTERY L. M. STALLINGER, Corner N. J. Ave and B St. N. W. Lincoln 5128. Storage Batteries—Auto Accessories— Vulcanizing. Exide Batteries and U. S. Tires. Gas and Oil. Open 7 A. M. to 10:30 P. M. Every Day.	CAMP MEIGS GARAGE. 4th and E Sts. N. E. Lincoln 6181. General Auto Repairing. Guy W. Stanton, Automotive Mechanic.	JACOBI, MONTGOMERY & CO. 2119 L St. N. W. West 1615. 20 Years' experience in Auto Repairs. Carbon burned while you wait. All makes of Ignition Parts. Goodrich Tires in Stock.	McCurdy Brothers. 8750 Georgia Avenue N. W. Columbia 579. Expert Auto Repairing. Carbon burned while you wait. Gas, Free Air—Accessories. Prompt and guaranteed service.	HEWITT TIRES. National Hewitt Co., Inc., 111 11th St. N. W. Franklin 4084.	ROSSIGNOL & CUMBERLAND. 218 11th St. N. W. Oxy-Acetylene Welding. Any kind of metal cut, bent, straightened, braced, welded. Carbon burned 50¢ per cylinder.